

Exhibit 4

JAMS ARBITRATION
Case No. 51000002093

RIVER FINANCIAL, INC.,
a Delaware corporation,

Claimant,

vs.

JONATHAN ZHOU, an individual,

Respondent.

_____ /

PRE-HEARING ORDER NO. 1

Pursuant to written notice, an initial arbitration management conference was held telephonically in this matter on Thursday, September 5, 2024, at 11:00 a.m. Michael D. Wright, Esq., of Savage Royall & Sheheen LLP, appeared on behalf of Claimant. Respondent Jonathan Zhou did not appear.

Good cause appearing, the following orders are made respecting the conduct of this arbitration:

1. Parties and Counsel. The parties to this arbitration are identified in the above caption and are represented as follows:

For Claimant:

Michael D. Wright, Esq.
Savage Royall & Sheheen LLP
1111 Church Street
Camden, SC 29020
(803) 432-4391
mwright@the.savagefirm.com

For Respondent:

Jonathan Zhou
689 Brunswick Street
San Francisco, CA 94112
Jonathanjzhou676@gmail.com

2. Arbitrator. The undersigned was appointed as the sole arbitrator:

Hon. Robert A. Baines (Ret.)
JAMS
160 W. Santa Clara Street, Suite 1600
San Jose, CA 95113
(408) 288-2240 (408) 295-5267 (fax)
rbaines@jamsadr.com

3. Arbitrator's Case Manager:

Cynthia Victory, ADR Consultant
JAMS
160 W. Santa Clara Street, Suite 1600
San Jose, CA 95113
(408) 346-0736 (408) 295-5267 (fax)
cvictory@jamsadr.com

4. Agreement to Arbitrate:

The parties' agreement to arbitrate is contained in Section 11.3 of their River Financial Terms of Service ("Agreement").

5. Commencement of Arbitration:

JAMS received Claimant's Demand for Arbitration on or about May 8, 2024. Thereafter the arbitration was formally commenced. The undersigned was appointed as the Arbitrator, and the JAMS "Appointment of Arbitrator" letter sent to all parties on or about June 28, 2024. The undersigned's written disclosures were sent to all parties on or about that same date.

6. Applicable Law and Rules:

Substantive Law: Pursuant to the Section 11.5 of the Agreement, Delaware substantive law will be applied in this matter.

Procedural Rules: The JAMS Streamlined Arbitration Rules & Procedures ("Rules") will be applied, as will be the JAMS Minimum Standards of Procedural Fairness for Consumer Arbitrations.

7. Claims/Responses:

Claimant's claim is described in its Demand for Arbitration. The claim is for breach of the Agreement by Respondent in making an improper ACH chargeback of his purchase of Bitcoin from Claimant, resulting in Claimant's loss of \$190,000.00. Respondent has not filed a response; however, the claim is deemed denied pursuant to Rule 7(e).

8. Discovery:

The parties will be entitled to the discovery provided for in the JAMS Streamlined Arbitration Rules, supplemented by any additional discovery agreed to by the parties or ordered by the undersigned following a hearing.

Additionally, the parties are ordered to complete the initial informal exchange of information, as described in Rule 13(a), by no later than **Friday, September 20, 2024**.

9. Arbitration Hearing:

This matter is hereby set for a remote arbitration hearing on the JAMS-approved Zoom platform on **Friday, October 18, 2024, at 11:00 a.m., Pacific Time**. The log-in information for the hearing will be circulated in advance.

If any party wishes to submit evidence by way of affidavit, that evidence is to be exchanged between the parties, and the arbitrator, at least seven (7) days in advance of the hearing.

10. Miscellaneous:

Counsel and parties are requested to familiarize themselves with the fees and cancellation policy for this arbitration. Any questions should be directed to the Arbitrator's Case Manager.

The parties are to use JAMS Access for electronic filing and service of documents and other communications in this matter.

This Order shall continue in effect unless and until amended by subsequent order of the Arbitrator.

DATED: September 5, 2024.

/s/ Robert A. Baines

Hon. Robert A. Baines
Judge of the Superior Court (Ret.)
Arbitrator